

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chad Richard Garrett
Melodie Jeanne Garrett
Debtors

Case No. 23-02539-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Dec 04, 2023

User: AutoDocke
Form ID: ntcnfhrg

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Chad Richard Garrett, Melodie Jeanne Garrett, 41 Walden Drive, Mountain Top, PA 18707-2244
5576800	Aidvantage, PO Box 3229, Wilmington, DE 19804-0229
5576816	+ Wilkes Barre General Hospital, Attn: Billing Dept, 575 N. River Street, Wilkes Barre, PA 18764-0001

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5576801	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 04 2023 18:52:06	Aidvantage, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
5576802	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 18:52:07	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5576803	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 18:52:07	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5580151	Email/Text: mrdiscen@discover.com	Dec 04 2023 18:45:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5576804	Email/Text: mrdiscen@discover.com	Dec 04 2023 18:45:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
5576805	Email/Text: mrdiscen@discover.com	Dec 04 2023 18:45:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5576806	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 04 2023 18:52:06	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5579679	+ Email/Text: RASEBN@raslg.com	Dec 04 2023 18:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5576808	+ Email/Text: bknotification@loandepot.com	Dec 04 2023 18:45:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Ctr, Foothill Ranch, CA 92610-2808
5576807	^ MEBN	Dec 04 2023 18:41:57	LoanDepot, 6561 Irvine Center Dr, Irvine, CA 92618-2118
5576809	+ Email/Text: MDSBankruptcies@meddatsys.com	Dec 04 2023 18:45:00	Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
5576812	Email/Text: Bankruptcy.Notices@pnc.com	Dec 04 2023 18:45:00	Pnc Financial, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
5576813	+ Email/Text: bankruptcy1@pffcu.org	Dec 04 2023 18:45:00	Police & Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
5577447	+ Email/Text: bankruptcy1@pffcu.org	Dec 04 2023 18:45:00	Police & Fire Federal Credit Union, One

5578538	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 04 2023 18:52:11	Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
5576814	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 04 2023 18:52:02	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
5576815	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 04 2023 18:52:01	Wells Fargo Dealer Services, PO Box 71092, Charlotte, NC 28272-1092
5576818	Email/Text: Bankruptcy@wsfsbank.com	Dec 04 2023 18:45:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Dr, Raleigh, NC 27607-5066
5577086	+ Email/Text: Bankruptcy@wsfsbank.com	Dec 04 2023 18:45:00	Wilmington Sav Fund So, 838 N Market St, Wilmington, DE 19801-3154
			Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 10th Floor 141, Wilmington, DE 19801-1490

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5576811		Cleveland, OH 44101
5576810		Pnc Financial
5576817	*+	Wilkes Barre General Hospital, Attn: Billing Dept, 575 N River Street, Wilkes Barre, PA 18764-0001

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecl@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 2 Melodie Jeanne Garrett MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 1 Chad Richard Garrett MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Michael Patrick Farrington	on behalf of Creditor LOANDEPOT.COM LLC mfarrington@kmllawgroup.com
United States Trustee	

District/off: 0314-5
Date Rcvd: Dec 04, 2023

User: AutoDocke
Form ID: ntcnfhrg
ustpregion03.ha.ecf@usdoj.gov

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Total Noticed: 22

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Chad Richard Garrett,
aka Chad R. Garrett, aka Chad Garrett,

Chapter 13

Debtor 1

Case No. 5:23-bk-02539-MJC

Melodie Jeanne Garrett,
aka Melodie J. Garrett, aka Melodie Garrett,

Debtor 2

Notice

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

January 11, 2024 is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Max Roseann US Courthouse, Courtroom 2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: January 18, 2024 Time: 10:00 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office: Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 (570) 831-2500	For the Court: Terrence S. Miller Clerk of the Bankruptcy Court: By: Pamela Radginski, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: December 4, 2023

ntcnfhrg (08/21)